

Information to identify the case:

Debtor 1	<u>Aliza M. Guntang</u>	Social Security number or ITIN	xxx-xx-1884
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **12-20506-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Aliza M. Guntang
fka Aliza M. Guntang-Shaw, fka Aliza M. Shaw

2/9/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Aliza M. Guntang
DebtorCase No. 12-20506-CMB
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin
Form ID: 318Page 1 of 2
Total Noticed: 58

Date Rcvd: Feb 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2017.

db +Aliza M. Guntang, 122 Pleasure Valley Lane, Slippery Rock, PA 16057-3808
 cr CITIMORTGAGE INC, PO Box 6030, Sioux Falls, SD 57117-6030
 13306455 +ACS/US/Bank/Brazos, 2600 Washington Avenue, Waco, TX 76710-7449
 13318333 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147
 13306458 American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461
 13306460 American Home Mortgage, P.O. Box 3050, Columbia, MD 21045
 13306461 +Army Airforce Exchange Credit (AAFES), HQ AAFES, 3911 S. Walton Walker Blvd.,
 Dallas, TX 75236-1509
 13306465 Bill Me Later, Correspondence, PO Box 2394, Omaha, NE 68103-2394
 13306466 +Brazos Higher Education, c/o ACS, 501 Bleeker, Utica, NY 13501-2401
 13306467 +Butler Imaging, One Hospital Way, Butler, PA 16001-4670
 13306468 Butler Memorial Hospital, Billing Department, 911 East Brady Street, Butler, PA 16001
 13306469 Butler Pathology Associates, PO Box 1549, Butler, PA 16003-1549
 13306476 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
 (address filed with court: Collection Service Center, 200 S. McKean St., Butler, PA 16001)
 13306472 +Chase Home Finance, 3415 Vision Drive, Columbus, OH 43219-6009
 13398023 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 13306473 +Citibank, 1000 Technology Drive, MS 504A, O Fallon, MO 63368-2239
 13306479 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, P.O. Box 26666, Richmond, VA 23261)
 13306478 +Diversified Collections, P.O. Box 200, Greensburg, PA 15601-0200
 13400467 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 13306482 +GEMBPSPM (Pay Pal), PO Box 965005, Orlando, FL 32896-5005
 13926521 +MidFirst Bank, 999 NW Grand Blvd., Ste 100, Oklahoma City, OK 73118-6051
 13306490 Penn Credit Corp., P.O. Box 988, Harrisburg, PA 17108-0988
 13306494 +Tate and Kirlin Associates, 2810 Southampton Rd, Philadelphia, PA 19154-1207
 13306495 +The Spine Group, 2416 Virginia Beach Blvd., Virginia Beach, VA 23454-3993
 13306496 +Wage Tax Officer, 110 Campus Lane, Butler, PA 16001-2662

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Feb 10 2017 00:48:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Feb 10 2017 01:00:33 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13321408 +EDI: LTDFINANCIAL.COM Feb 10 2017 00:48:00 Advantage Assets II Inc,
 7322 Southwest Frwy Ste 1600, Houston TX 77074-2134
 13306456 +EDI: ALLIANCEONE.COM Feb 10 2017 00:48:00 Alliance One, 1684 Woodlands Dr Ste 150,
 Maumee, OH 43537-4026
 13306457 +EDI: GMACFS.COM Feb 10 2017 00:48:00 Ally Financial, P.O. Box 380901,
 Minneapolis, MN 55438-0901
 13308085 +EDI: GMACFS.COM Feb 10 2017 00:48:00 Ally Financial, c/o Ally Servicing LLC,
 P.O. Box 130424, Roseville, MN 55113-0004
 13306459 +EDI: AMEREXPR.COM Feb 10 2017 00:48:00 American Express, P.O. Box 981537,
 El Paso, TX 79998-1537
 13369896 EDI: BECKLEE.COM Feb 10 2017 00:48:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13306462 +EDI: ACCE.COM Feb 10 2017 00:48:00 Asset Acceptance Corp., P.O. Box 1630,
 Warren, MI 48090-1630
 13311770 EDI: BANKAMER2.COM Feb 10 2017 00:48:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 13306464 E-mail/Text: bankruptcy@bbandt.com Feb 10 2017 01:00:22 BB&T Bank, 223 W. Nash St.,
 Wilson, NC 27893
 13306463 +EDI: BANKAMER.COM Feb 10 2017 00:48:00 Bank of America, P.O. Box 15026,
 Wilmington, DE 19850-5026
 13289687 EDI: CAPITALONE.COM Feb 10 2017 00:48:00 Capital One Bank, P.O. Box 5155,
 Norcross, GA 30091
 13306486 EDI: CBSAAFES.COM Feb 10 2017 00:48:00 AAFES/MIL STAR/EXCHANGE,
 c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374
 13352842 +EDI: OPHSUBSID.COM Feb 10 2017 00:48:00 Candica, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 13306471 +E-mail/Text: cswelch@chartway.com Feb 10 2017 01:00:53 Chartway FCU, 160 Newtown Rd.,
 Virginia Beach, VA 23462-2415
 13306474 EDI: CIAC.COM Feb 10 2017 00:48:00 Citimortgage, P.O. Box 183040,
 Columbus, OH 43218-3040
 13306475 +EDI: COLLECTCORP.COM Feb 10 2017 00:48:00 Collect Corp., 455 North 3rd St,
 Phoenix, AZ 85004-0630
 13306477 EDI: DISCOVER.COM Feb 10 2017 00:48:00 Discover Platinum Card, P.O. Box 15316,
 Wilmington, DE 19850-5316
 13292902 EDI: DISCOVER.COM Feb 10 2017 00:48:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13306480 +E-mail/Text: bknotice@erccollections.com Feb 10 2017 01:00:46 Enhanced Recovery Co., LLC,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412

District/off: 0315-2

User: lfin
Form ID: 318

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Total Noticed: 58

Date Rcvd: Feb 09, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13306481 +EDI: RMSC.COM Feb 10 2017 00:48:00 GECRB/Sam's Club, PO Box 965005,
Orlando, FL 32896-5005
13306483 +E-mail/Text: bkynotice@harvardcollect.com Feb 10 2017 01:01:16 Harvard Collection Servc,
4839 N. Elston Ave, Chicago, IL 60630-2589
13306484 +EDI: CITICORP.COM Feb 10 2017 00:48:00 Home Depot/Citibank, PO Box 6497,
Sioux Falls, SD 57117-6497
13306485 +EDI: LTDFINANCIAL.COM Feb 10 2017 00:48:00 LTD Financial Services,
7322 Southwest Fwy, Ste 1600, Houston, TX 77074-2134
13306487 +E-mail/Text: egssupportservices@egscorp.com Feb 10 2017 01:00:51 NCO Credit Services/51,
507 Prudential Rd, Horsham, PA 19044-2308
13309298 +EDI: OPHSUBSID.COM Feb 10 2017 00:48:00 OAK HARBOR CAPITAL IV, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13306488 +E-mail/Text: EBN_Notifications@OWB.com Feb 10 2017 01:00:26 One West Bank,
6900 Beatrice Dr., Kalamazoo, MI 49009-9559
13306489 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 10 2017 01:00:32 PA Dept. of Revenue,
Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946
13371395 EDI: PRA.COM Feb 10 2017 00:48:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
13302112 +E-mail/Text: bkrpt1019@hotmail.com Feb 10 2017 01:00:26 Preferred Auto Credit Exchange,
1019 Lawrence Ave, Ellwood City PA 16117-1851
13306492 +EDI: STF1.COM Feb 10 2017 00:48:00 Sun Trust Mortgage, PO Box 85526,
Henrico, VA 23288-0001
13306493 +EDI: WFNNB.COM Feb 10 2017 00:48:00 TALBOTS, c/o Creditors Bankruptcy Service,
P.O. Box 740933, Dallas TX 75374-0933

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr MidFirst Bank
cr* +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr* +MidFirst Bank, 999 NW Grand Blvd., Ste 100, Oklahoma City, OK 73118-6051
13369897* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13306470* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank, P.O. Box 5155, Norcross, GA 30091)
13306491* +Preferred Auto Credit Exchange, 1019 Lawrence Ave, Ellwood City, PA 16117-1851

TOTALS: 1, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MidFirst Bank agornall@goldbecklaw.com,
bkggroup@goldbecklaw.com/bkggroup@kmlawgroup.com
Dai Rosenblum on behalf of Debtor Aliza M. Guntang dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmpl24@yahoo.com
James Warmbrodt on behalf of Creditor MidFirst Bank bkggroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank bkggroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 6